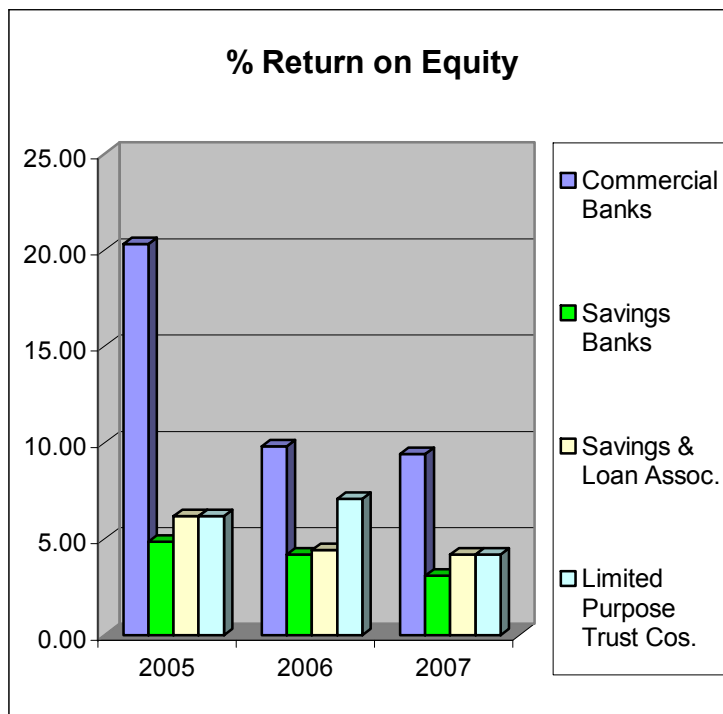


Return on Equity of New Jersey Chartered Banks

Year / Institution Type	ROE <i>Percent</i>
2007	
Commercial Banks	9.40
Savings Banks	3.10
Savings & Loan Assoc.	4.19
Limited Purpose Trust Cos.	4.19
2006	
Commercial Banks	9.81
Savings Banks	4.19
Savings & Loan Assoc.	4.43
Limited Purpose Trust Cos.	7.08
2005	
Commercial Banks	20.31
Savings Banks	4.85
Savings & Loan Assoc.	6.19
Limited Purpose Trust Cos.	6.19



Total Loans and Leases to Deposits

Year / Institution Type	Loans/ Deposits <i>Percent</i>
2007	
Commercial Banks	76.0
Savings Banks	90.4
Savings & Loan Assoc.	84.9
2006	
Commercial Banks	75.2
Savings Banks	80.9
Savings & Loan Assoc.	78.3
2005	
Commercial Banks	66.8
Savings Banks	73.7
Savings & Loan Assoc.	74.3

